

# Proposed NU Business Name: **ISMAIL DAIRY FARM**

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Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ISMAIL HOSSAIN</b>
Age	:	04-03-1988(29 Years)
Education, till to date	:	Class five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Nayer pokurpar, P.O: Savar Gashipokurpar., P.S: Munshiganj, Sadar Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SANOWARA BEGUM</b>
(iii) Father's name	:	<b>JOHURUDDIN MOLLAH</b>
(iv) GB member's info	:	Branch: Modina Bazar, Centre # 25 (Female), Member ID: 5838/1, Group No: 12 Member since: 01-02-2014 (03 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 22,780/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Three years experience in running business. He has training one years
Other Own/Family Sources of Income	:	Nane
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01996-053525
Mother's Contact No.	:	01194-307069
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SANOWARA BEGUM** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ISMAIL DAIRY FARM</b>
Location	:	Nayerpokur par, Gausipokur par, Munshiganj .
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,00,000(from existing business) 56% Required Investment BDT 70,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow</li><li>▪Average 5-6 gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Dighirpar.</li><li>▪Agreed grace period is 3 months.</li></ul>

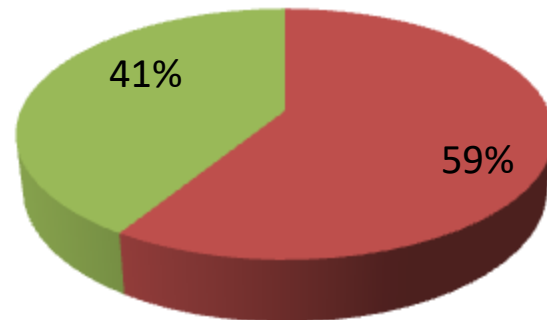
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	5,000	1,50,000	18,00,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>1,50,000</b>	<b>18,00,000</b>
<b>Less. Variable Expense</b>			
Grocery item	4,500	1,35,000	16,20,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>1,35,000</b>	<b>16,20,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Mobile Bill		300	3,600
Transportation		0	0
Salary (self)		5,000	60,000
Generator Bill		0	0
Guard		0	0
<b>Total fixed Cost (D)</b>		<b>8,700</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Austilian Cow	1,00,000	70,000	1,70,000
<b>Total</b>	<b>100000</b>	<b>70000</b>	<b>1,70,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Grocery & Electric item	6,000	180,000	21,60,000	22,68,000	23,81,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>1,80,000</b>	<b>21,60,000</b>	<b>22,68,400</b>	<b>23,81,400</b>
<b>Less. Variable Expense</b>					
Grocery & Electric item	54,00	1,62,000	19,44,000	20,41,200	21,43,260
<b>Total variable Expense (B)</b>	<b>54,00</b>	<b>1,62,000</b>	<b>19,44,000</b>	<b>20,41,200</b>	<b>21,43,260</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,27,200</b>	<b>2,38,140</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		800	9,600	10,080	10,584
Mobile Bill		400	4,800	5,040	5,292
Transportation		1,500	18,000	18,900	19,845
Salary (self)		7,000	84,000	88,200	92,610
Generator Bill		100	1,200	1,260	1,323
Guard		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		417	5,000	5,000	5,000
<b>Total Fixed Cost</b>		<b>10,317</b>	<b>1,23,800</b>	<b>1,29,740</b>	<b>1,35,977</b>
<b>Net Profit (E) [C-D]</b>		<b>7,683</b>	<b>92,200</b>	<b>97,460</b>	<b>1,02,163</b>
<b>Investment Payback</b>			28,000	28,000	28,000



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	92,200	97,460	1,02,163
1.3	Depreciation (Non cash item)	5,000	5,000	5000
1.4	Opening Balance of Cash Surplus		69,200	1,43,660
	<b>Total Cash Inflow</b>	<b>1,67,200</b>	<b>1,71,660</b>	<b>2,50,823</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,200</b>	<b>1,43,660</b>	<b>2,22,823</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE